

# Core Portfolio Allocations

as of September 30, 2023



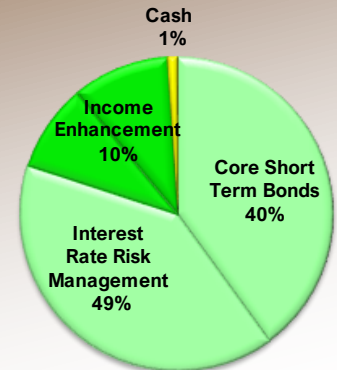
## Conservation

**Objective\*:** Minimal risk and modest income, consistent with preserving principal over time periods of one year or more.

**Volatility Target \*:** 0 to 3%

### Sector Allocation:

Cash:	1%	Liquidity
Core Short Term Bonds:	40%	High Quality, low cost index
Interest Rate Risk Management:	49%	Ultra short diversified
Income Enhancement:	10%	Securitized credit



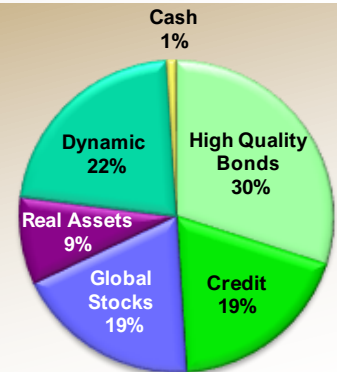
## Provision

**Objective\*:** Sustain wealth by focusing on current income and low principal volatility over the long term.

**Volatility Target\*:** 3 to 8%

### Sector Allocation:

Cash:	1%	Liquidity
HQ Bonds:	30%	Corporate, TIPS
Credit:	19%	High yield
Global Stocks:	19%	Blue chip dividends
Real Assets:	9%	REITs, commodities
Dynamic:	22%	Tactical income



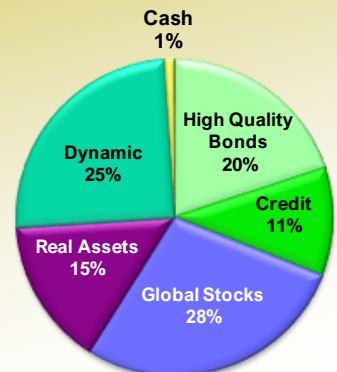
## Harvest

**Objective\*:** Risk-managed growth through a multi-asset strategy to achieve long-term dreams and goals.

**Volatility Target\*:** 8 to 15%

### Sector Allocation:

Cash:	1%	Liquidity
HQ Bonds:	20%	Corporate, TIPS
Credit:	11%	High yield
Global Stocks:	28%	Growth and dividends
Real Assets:	15%	REITs, commodities
Dynamic:	25%	Tactical, hedged stocks

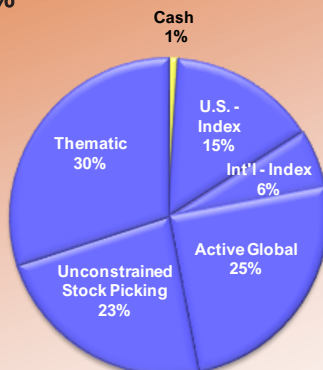


## Abundance

**Objective\*:** Aggressive portfolio that seeks to outperform major market averages over the long-term.

**Volatility Target \*:** 15 to 24%

Focuses on global (both U.S. and foreign) stocks. Part of portfolio is Index Aware to the MSCI ACWI and part is designed to be Index Unconstrained.



## Home Grown

**Objective\*:** Aggressive portfolio that seeks to outperform major market averages over the long-term.

**Volatility Target \*:** 15 to 24%

Concentrated portfolio of individual U.S. stocks with sector exposures similar to the S&P 500 and roughly half of holdings in Ohio-based companies.

